

COMPLAINT

(for non-prisoner filers without lawyers)

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UNITED STATES DISTRICT COURT EASTERN DISTRICT OF WISCONSIN

(Full name of plaintiff(s))

Christopher Ball

v.

Case Number:

(Full name of defendant(s))

Landmark Credit Union

22-cv-0069
(to be supplied by Clerk of Court)

A. PARTIES

1. Plaintiff is a ^{consumer} ~~citizen~~ of Wisconsin and resides at
(State)

8619 West Hemlock Street

(Address)
Abode

(If more than one plaintiff is filing, use another piece of paper.)

2. Defendant Landmark Credit Union
(Name)

is (if a person or private corporation) a citizen of Wisconsin

(State, if known)

and (if a person) resides at 6300 North Port Washington Road

(Address, if known)

and (if the defendant harmed you while doing the defendant's job)

worked for _____

(Employer's name and address, if known)

(If you need to list more defendants, use another piece of paper.)

B. STATEMENT OF CLAIM

On the space provided on the following pages, tell:

1. Who violated your rights;
2. What each defendant did;
3. When they did it;
4. Where it happened; and
5. Why they did it, if you know.

See following page

B. STATEMENT OF CLAIM

On December 21, 2021, the plaintiff, Christopher Ball went to Landmark Credit Union, the defendant, with the purpose of obtaining a personal line of credit for \$30,000. Ball met with a personal finance officer by the name of Antwon Bond about the line of credit for which the plaintiff was presented a generic loan application. The loan application lacked required disclosures such as finance charges, annual percentage rates and rights to rescission. Once the application was completed, Ball was told that the application would be filed and to expect a decision within a business day or two. The personal finance officer, Antwon Bond, placed the application in the bottom left drawer of his desk and never filed the application. Ball never received the line of credit nor the reasons why adverse actions were taken pursuant to 15 USC 1691(d)(1) et seq. Ball needed the line of credit for gifts for the holiday season and ultimately was not able to purchase gifts for his family. The unfair actions of Landmark Credit Union have caused humiliation and depression for Ball. Those unfair actions are in violation of the following laws:

15 USC §1605
15 USC §1606
15 USC §1631(a)
15 USC §1631(b)
15 USC §1635
15 USC §1637(a)(1)
15 USC §1637(a)(2)
15 USC §1637(a)(3)
15 USC §1637(a)(4)
15 USC §1637(a)(5)
15 USC §1637(a)(7)
15 USC §1691

C. JURISDICTION

☒ I am suing for a violation of federal law under 28 U.S.C. § 1331.

OR

☐ I am suing under state law. The state citizenship of the plaintiff(s) is (are) different from the state citizenship of every defendant, and the amount of money at stake in this case (not counting interest and costs) is \$ _____.

D. RELIEF WANTED

Describe what you want the Court to do if you win your lawsuit. Examples may include an award of money or an order telling defendants to do something or to stop doing something.

See following page

D. RELIEF WANTED

Ball would like the court to award the \$30,000 personal line of credit that he applied for (pursuant to 15 USC §1691e(a) and the following fines:

Violation of 15 USC §1605 and 15 USC §1606: \$10,000 (\$5,000 each violation) pursuant to 15 USC §1611

Violation of 15 USC §1631(a), 15 USC §1631(b), 15 USC §1635, 15 USC §1637(a)(1), 15 USC §1637(a)(2), 15 USC §1637(a)(3), 15 USC §1637(a)(4), 15 USC §1637(a)(5), 15 USC §1637(a)(7): Double finance charge of \$30,000. \$5,000 for each violation pursuant to 15 USC §1640(2)(A)(iii). Double the finance charge (\$60,000) + total of fines (\$45,000) = \$105,000

Violation of 15 USC §1691: \$10,000 pursuant to 15 USC §1691e(b)

E. JURY DEMAND

I want a jury to hear my case.

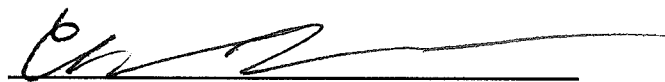
☐ - YES

☒ - NO

I declare under penalty of perjury that the foregoing is true and correct.

Complaint signed this 12 day of January 2022.

Respectfully Submitted,



Signature of Plaintiff

(414) 405-0956

Plaintiff's Telephone Number

Christopheroball@yahoo.com

Plaintiff's Email Address

8619 West Homlock Street

Milwaukee, WI 53224

(Mailing Address of Plaintiff)

(If more than one plaintiff, use another piece of paper.)

REQUEST TO PROCEED IN DISTRICT COURT WITHOUT PREPAYING THE FILING FEE

☒ I DO request that I be allowed to file this complaint without paying the filing fee. I have completed a Request to Proceed in District Court without Prepaying the Filing Fee form and have attached it to the complaint.

☐ I DO NOT request that I be allowed to file this complaint without prepaying the filing fee under 28 U.S.C. § 1915, and I have included the full filing fee with this complaint.